

HOUSING MARKET INFORMATION

HOUSING NOW TABLES

Peterborough CMA

Date Released: First Quarter 2016



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Canada



Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the **Housing Now** report has become the **Housing Now Tables** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the **Housing Market Insight**. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The **Housing Market Insight** will be released shortly.

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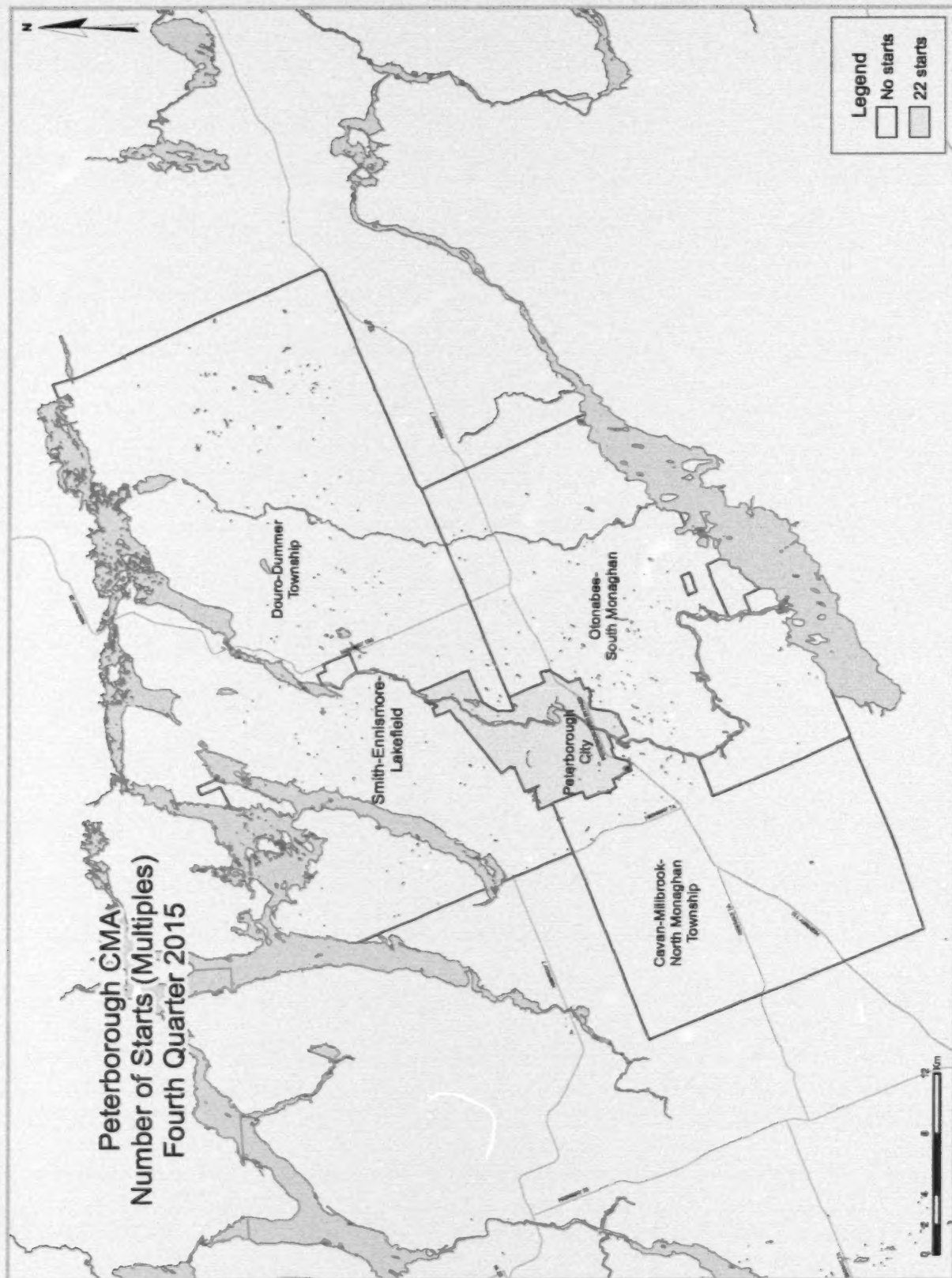
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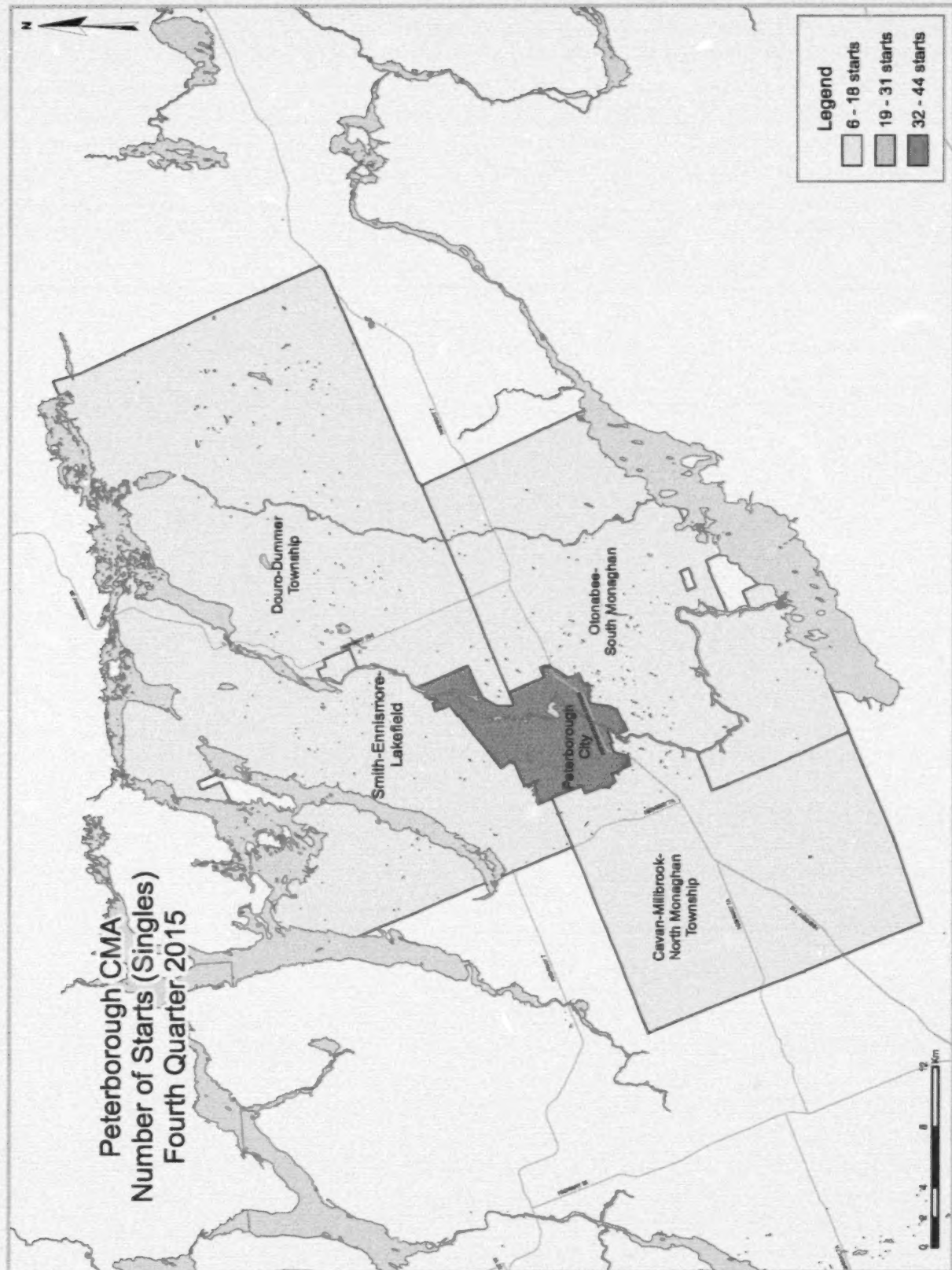
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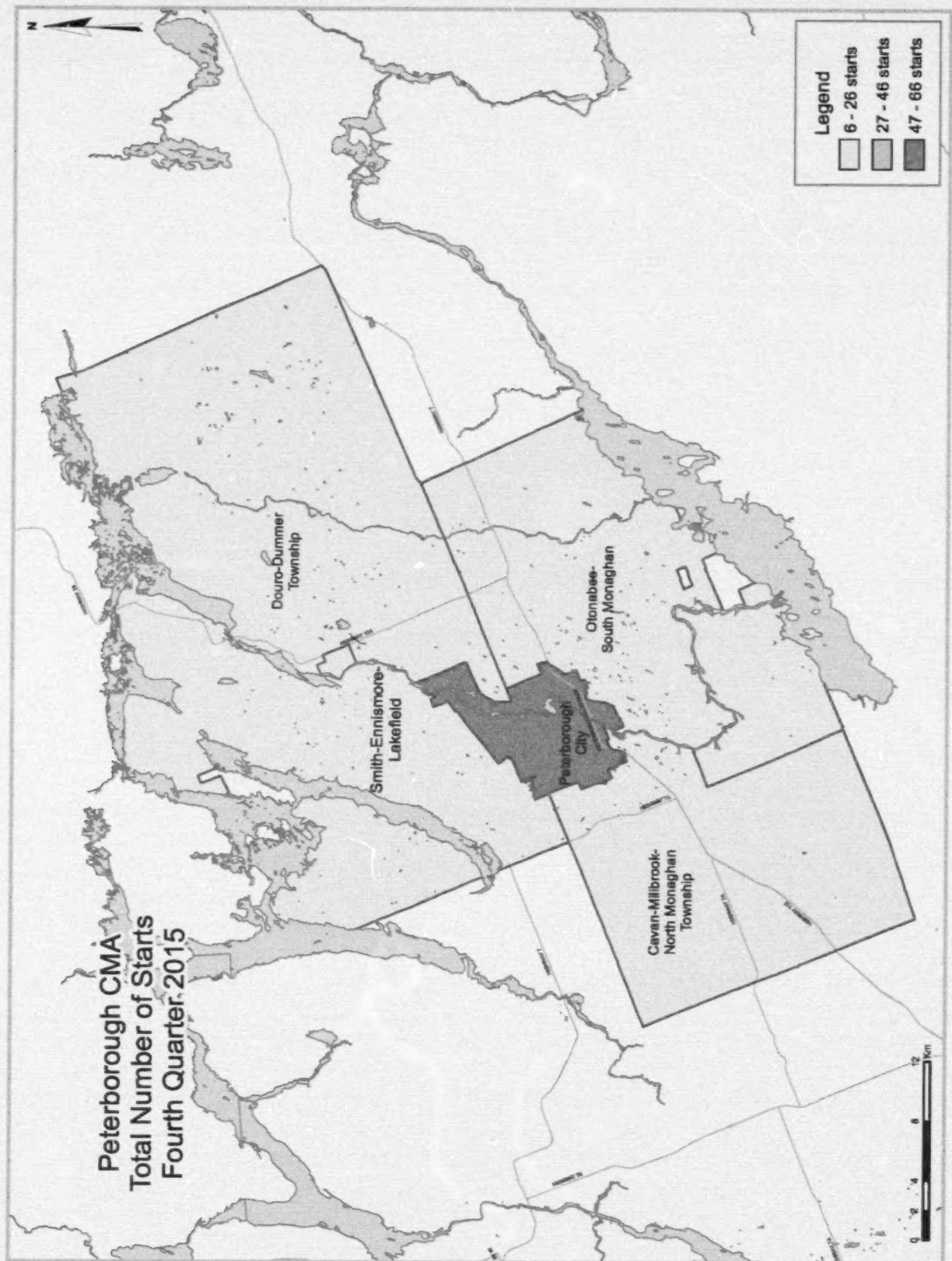
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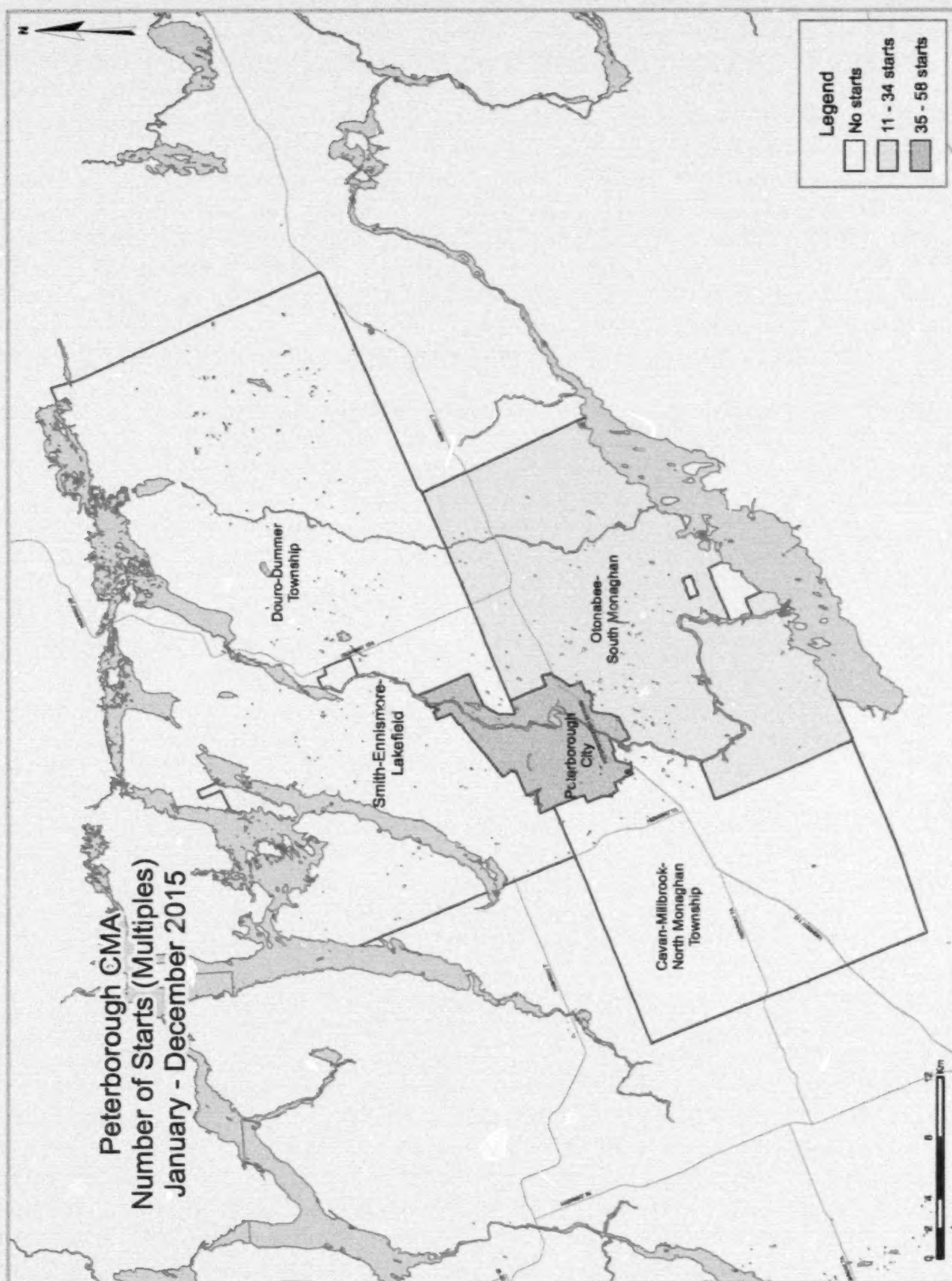
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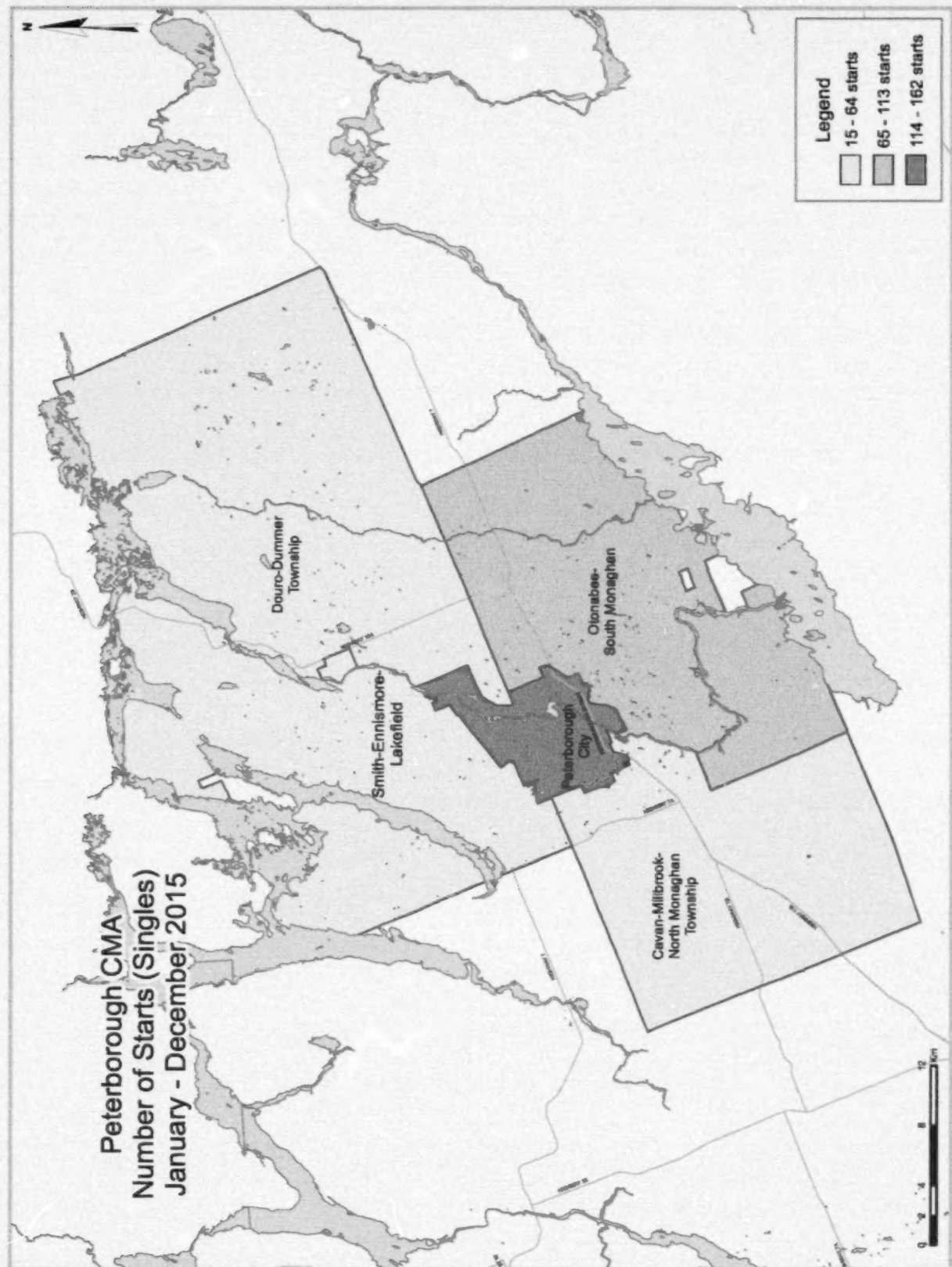
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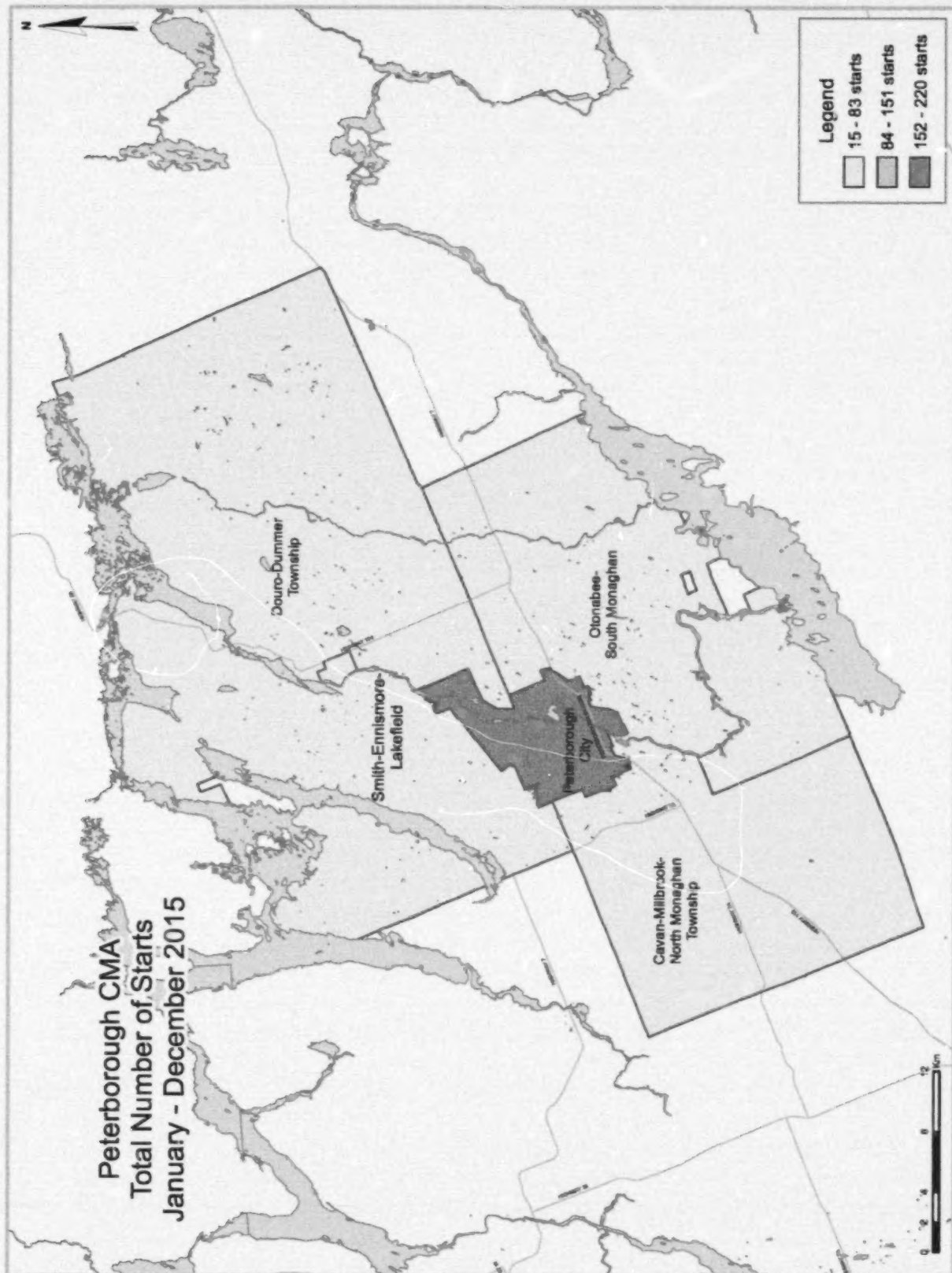












HOUSING NOW REPORT TABLES

Available in ALL reports:

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- 1.1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
- 3 Completions by Submarket and by Dwelling Type – Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
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- 1.2 Housing Activity Summary by Submarket
- 1.3 History of Housing Activity (once a year)
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- 4.1 Average Price (\$) of Absorbed Single-Detached Units

SYMBOLS

- n/a Not applicable
- * Totals may not add up due to co-operatives and unknown market types
- ** Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) Fourth Quarter 2015								
Peterborough CMA ¹	Annual		Monthly SAAR			Trend ²		
	2014	2015	Oct. 2015	Nov. 2015	Dec. 2015	Oct. 2015	Nov. 2015	Dec. 2015
Single-Detached	203	296	367	300	210	340	349	320
Multiples	29	69	144	120	-	106	126	114
Total	232	365	511	420	210	446	475	434
	Quarterly SAAR		Actual			YTD		
	2015 Q3	2015 Q4	2014 Q4	2015 Q4	% change	2014 Q4	2015 Q4	% change
Single-Detached	326	277	59	79	33.9%	203	296	45.8%
Multiples	140	88	12	22	83.3%	29	69	137.9%
Total	466	365	71	101	42.3%	232	365	57.3%

Source: CMHC

¹ Census Metropolitan Area² The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request.

Table 1.1: Housing Activity Summary of Peterborough CMA
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Q4 2015	74	0	22	5	0	0	0	0	101
Q4 2014	59	0	6	0	6	0	0	0	71
% Change	25.4	n/a	**	n/a	-100.0	n/a	n/a	n/a	42.3
Year-to-date 2015	291	2	49	5	6	0	0	12	365
Year-to-date 2014	203	2	21	0	6	0	0	0	232
% Change	43.3	0.0	133.3	n/a	0.0	n/a	n/a	n/a	57.3
UNDER CONSTRUCTION									
Q4 2015	155	2	49	5	25	0	0	12	248
Q4 2014	164	2	12	0	19	0	0	19	216
% Change	-5.5	0.0	**	n/a	31.6	n/a	n/a	-36.8	14.8
COMPLETIONS									
Q4 2015	56	0	0	0	0	0	0	0	56
Q4 2014	55	0	15	0	0	0	0	65	135
% Change	1.8	n/a	-100.0	n/a	n/a	n/a	n/a	-100.0	-58.5
Year-to-date 2015	298	0	12	0	0	0	2	19	331
Year-to-date 2014	225	0	30	0	24	30	10	111	430
% Change	32.4	n/a	-60.0	n/a	-100.0	-100.0	-80.0	-82.9	-23.0
COMPLETED & NOT ABSORBED									
Q4 2015	15	0	0	0	0	2	n/a	n/a	17
Q4 2014	10	0	7	0	0	3	n/a	n/a	20
% Change	50.0	n/a	-100.0	n/a	n/a	-33.3	n/a	n/a	-15.0
ABSORBED									
Q4 2015	57	0	0	0	0	0	n/a	n/a	57
Q4 2014	53	0	12	0	2	11	n/a	n/a	78
% Change	7.5	n/a	-100.0	n/a	-100.0	-100.0	n/a	n/a	-26.9
Year-to-date 2015	291	0	19	0	0	1	n/a	n/a	311
Year-to-date 2014	222	0	23	0	25	28	n/a	n/a	298
% Change	31.1	n/a	-17.4	n/a	-100.0	-96.4	n/a	n/a	4.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
Peterborough City									
Q4 2015	39	0	22	5	0	0	0	0	66
Q4 2014	39	0	6	0	6	0	0	0	51
Cavan Monaghan TP									
Q4 2015	10	0	0	0	0	0	0	0	10
Q4 2014	7	0	0	0	0	0	0	0	7
Douro-Dummer TP									
Q4 2015	6	0	0	0	0	0	0	0	6
Q4 2014	7	0	0	0	0	0	0	0	7
Otonabee-South Monaghan TP									
Q4 2015	11	0	0	0	0	0	0	0	11
Q4 2014	0	0	0	0	0	0	0	0	0
Selwyn TP									
Q4 2015	8	0	0	0	0	0	0	0	8
Q4 2014	6	0	0	0	0	0	0	0	6
Peterborough CMA									
Q4 2015	74	0	22	5	0	0	0	0	101
Q4 2014	59	0	6	0	6	0	0	0	71
UNDER CONSTRUCTION									
Peterborough City									
Q4 2015	69	0	40	5	25	0	0	12	151
Q4 2014	90	2	12	0	19	0	0	0	123
Cavan Monaghan TP									
Q4 2015	13	0	0	0	0	0	0	0	13
Q4 2014	16	0	0	0	0	0	0	0	16
Douro-Dummer TP									
Q4 2015	14	0	0	0	0	0	0	0	14
Q4 2014	22	0	0	0	0	0	0	0	22
Otonabee-South Monaghan TP									
Q4 2015	26	2	9	0	0	0	0	0	37
Q4 2014	12	0	0	0	0	0	0	19	31
Selwyn TP									
Q4 2015	33	0	0	0	0	0	0	0	33
Q4 2014	24	0	0	0	0	0	0	0	24
Peterborough CMA									
Q4 2015	155	2	49	5	25	0	0	12	248
Q4 2014	164	2	12	0	19	0	0	19	216

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
Peterborough City									
Q4 2015	36	0	0	0	0	0	0	0	36
Q4 2014	37	0	15	0	0	0	0	65	117
Cavan Monaghan TP									
Q4 2015	4	0	0	0	0	0	0	0	4
Q4 2014	4	0	0	0	0	0	0	0	4
Douro-Dummer TP									
Q4 2015	0	0	0	0	0	0	0	0	0
Q4 2014	4	0	0	0	0	0	0	0	4
Otonabee-South Monaghan TP									
Q4 2015	12	0	0	0	0	0	0	0	12
Q4 2014	0	0	0	0	0	0	0	0	0
Selwyn TP									
Q4 2015	4	0	0	0	0	0	0	0	4
Q4 2014	10	0	0	0	0	0	0	0	10
Peterborough CMA									
Q4 2015	56	0	0	0	0	0	0	0	56
Q4 2014	55	0	15	0	0	0	0	65	135
COMPLETED & NOT ABSORBED									
Peterborough City									
Q4 2015	12	0	0	0	0	2	n/a	n/a	14
Q4 2014	10	0	7	0	0	3	n/a	n/a	20
Cavan Monaghan TP									
Q4 2015	0	0	0	0	0	0	n/a	n/a	0
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
Douro-Dummer TP									
Q4 2015	0	0	0	0	0	0	n/a	n/a	0
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
Otonabee-South Monaghan TP									
Q4 2015	1	0	0	0	0	0	n/a	n/a	1
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
Selwyn TP									
Q4 2015	2	0	0	0	0	0	n/a	n/a	2
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
Peterborough CMA									
Q4 2015	15	0	0	0	0	2	n/a	n/a	17
Q4 2014	10	0	7	0	0	3	n/a	n/a	20

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
Fourth Quarter 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
Peterborough City									
Q4 2015	38	0	0	0	0	0	n/a	n/a	38
Q4 2014	35	0	12	0	1	11	n/a	n/a	59
Cavan Monaghan TP									
Q4 2015	4	0	0	0	0	0	n/a	n/a	4
Q4 2014	4	0	0	0	0	0	n/a	n/a	4
Douro-Dummer TP									
Q4 2015	0	0	0	0	0	0	n/a	n/a	0
Q4 2014	4	0	0	0	0	0	n/a	n/a	4
Otonabee-South Monaghan TP									
Q4 2015	12	0	0	0	0	0	n/a	n/a	12
Q4 2014	0	0	0	0	0	0	n/a	n/a	0
Selwyn TP									
Q4 2015	3	0	0	0	0	0	n/a	n/a	3
Q4 2014	10	0	0	0	1	0	n/a	n/a	11
Peterborough CMA									
Q4 2015	57	0	0	0	0	0	n/a	n/a	57
Q4 2014	53	0	12	0	2	11	n/a	n/a	78

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts
Peterborough CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2015	291	2	49	5	6	0	0	12	365
% Change	43.3	0.0	133.3	n/a	0.0	n/a	n/a	n/a	57.3
2014	203	2	21	0	6	0	0	0	232
% Change	-9.4	n/a	0.0	n/a	-77.8	n/a	n/a	-100.0	-34.5
2013	224	0	21	0	27	0	0	82	354
% Change	13.7	n/a	16.7	n/a	-3.6	-100.0	-100.0	36.7	3.2
2012	197	0	18	0	28	30	10	60	343
% Change	-17.6	-100.0	-50.0	n/a	16.7	0.0	n/a	**	-2.3
2011	239	4	36	0	24	30	0	18	351
% Change	-21.9	100.0	33.3	n/a	-63.1	n/a	n/a	**	-13.1
2010	306	2	27	0	65	0	0	4	404
% Change	7.0	n/a	0.0	n/a	**	n/a	-100.0	-86.7	8.9
2009	286	0	27	0	18	0	10	30	371
% Change	-4.3	n/a	-15.6	-100.0	-60.9	n/a	150.0	-34.8	-13.3
2008	299	0	32	1	46	0	4	46	428
% Change	-7.7	-100.0	-31.9	n/a	-25.8	-100.0	n/a	n/a	-20.7
2007	324	2	47	0	62	105	0	0	540
% Change	14.5	n/a	-16.1	n/a	59.0	n/a	n/a	-100.0	23.6
2006	283	0	56	0	39	0	0	59	437

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Fourth Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Peterborough City	44	39	0	0	22	12	0	0	66	51	29.4
Cavan Monaghan TP	10	7	0	0	0	0	0	0	10	7	42.9
Douro-Dummer TP	6	7	0	0	0	0	0	0	6	7	-14.3
Otonabee-South Monaghan TP	11	0	0	0	0	0	0	0	11	0	n/a
Selwyn TP	8	6	0	0	0	0	0	0	8	6	33.3
Peterborough CMA	79	59	0	0	22	12	0	0	101	71	42.3

Table 2.1: Starts by Submarket and by Dwelling Type
January - December 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Peterborough City	162	143	0	2	46	27	12	0	220	172	27.9
Cavan Monaghan TP	15	14	0	0	0	0	0	0	15	14	7.1
Douro-Dummer TP	16	20	0	0	0	0	0	0	16	20	-20.0
Otonabee-South Monaghan TP	67	0	2	0	9	0	0	0	78	0	n/a
Selwyn TP	36	26	0	0	0	0	0	0	36	26	38.5
Peterborough CMA	296	203	2	2	55	27	12	0	365	232	57.3

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Peterborough City	22	12	0	0	0	0	0	0
Cavan Monaghan TP	0	0	0	0	0	0	0	0
Douro-Dummer TP	0	0	0	0	0	0	0	0
Otonabee-South Monaghan TP	0	0	0	0	0	0	0	0
Selwyn TP	0	0	0	0	0	0	0	0
Peterborough CMA	22	12	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - December 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Peterborough City	46	27	0	0	0	0	12	0
Cavan Monaghan TP	0	0	0	0	0	0	0	0
Douro-Dummer TP	0	0	0	0	0	0	0	0
Otonabee-South Monaghan TP	9	0	0	0	0	0	0	0
Selwyn TP	0	0	0	0	0	0	0	0
Peterborough CMA	55	27	0	0	0	0	12	0

Table 2.4: Starts by Submarket and by Intended Market
Fourth Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Peterborough City	61	45	5	6	0	0	66	51
Cavan Monaghan TP	10	7	0	0	0	0	10	7
Douro-Dummer TP	6	7	0	0	0	0	6	7
Otonabee-South Monaghan TP	11	0	0	0	0	0	11	0
Selwyn TP	8	6	0	0	0	0	8	6
Peterborough CMA	96	65	5	6	0	0	101	71

Table 2.5: Starts by Submarket and by Intended Market
January - December 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Peterborough City	197	166	11	6	12	0	220	172
Cavan Monaghan TP	15	14	0	0	0	0	15	14
Douro-Dummer TP	16	20	0	0	0	0	16	20
Otonabee-South Monaghan TP	78	0	0	0	0	0	78	0
Selwyn TP	36	26	0	0	0	0	36	26
Peterborough CMA	342	226	11	6	12	0	365	232

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Fourth Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	% Change
Peterborough City	36	37	0	0	0	15	0	65	36	117	-69.2
Cavan Monaghan TP	4	4	0	0	0	0	0	0	4	4	0.0
Douro-Dummer TP	0	4	0	0	0	0	0	0	0	4	-100.0
Otonabee-South Monaghan TP	12	0	0	0	0	0	0	0	12	0	n/a
Selwyn TP	4	10	0	0	0	0	0	0	4	10	-60.0
Peterborough CMA	56	55	0	0	0	15	0	65	56	135	-58.5

Table 3.1: Completions by Submarket and by Dwelling Type
January - December 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Peterborough City	178	166	2	0	12	59	0	141	192	366	-47.5
Cavan Monaghan TP	17	11	0	0	0	0	0	0	17	11	54.5
Douro-Dummer TP	24	25	0	0	0	0	0	0	24	25	-4.0
Otonabee-South Monaghan TP	53	0	0	0	0	0	19	0	72	0	n/a
Selwyn TP	26	23	0	0	0	5	0	0	26	28	-7.1
Peterborough CMA	298	225	2	0	12	64	19	141	331	430	-23.0

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Fourth Quarter 2015**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Peterborough City	0	15	0	0	0	0	0	65
Cavan Monaghan TP	0	0	0	0	0	0	0	0
Douro-Dummer TP	0	0	0	0	0	0	0	0
Otonabee-South Monaghan TP	0	0	0	0	0	0	0	0
Selwyn TP	0	0	0	0	0	0	0	0
Peterborough CMA	0	15	0	0	0	0	0	65

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - December 2015**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Peterborough City	12	49	0	10	0	30	0	111
Cavan Monaghan TP	0	0	0	0	0	0	0	0
Douro-Dummer TP	0	0	0	0	0	0	0	0
Otonabee-South Monaghan TP	0	0	0	0	0	0	19	0
Selwyn TP	0	5	0	0	0	0	0	0
Peterborough CMA	12	54	0	10	0	30	19	111

**Table 3.4: Completions by Submarket and by Intended Market
Fourth Quarter 2015**

Submarket	Freehold		Condominium		Rental		Total*	
	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014	Q4 2015	Q4 2014
Peterborough City	36	52	0	0	0	65	36	117
Cavan Monaghan TP	4	4	0	0	0	0	4	4
Douro-Dummer TP	0	4	0	0	0	0	0	4
Otonabee-South Monaghan TP	12	0	0	0	0	0	12	0
Selwyn TP	4	10	0	0	0	0	4	10
Peterborough CMA	56	70	0	0	0	65	56	135

**Table 3.5: Completions by Submarket and by Intended Market
January - December 2015**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Peterborough City	190	196	0	49	2	121	192	366
Cavan Monaghan TP	17	11	0	0	0	0	17	11
Douro-Dummer TP	24	25	0	0	0	0	24	25
Otonabee-South Monaghan TP	53	0	0	0	19	0	72	0
Selwyn TP	26	23	0	5	0	0	26	28
Peterborough CMA	310	255	0	54	21	121	331	430

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range
Fourth Quarter 2015**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$250,000		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peterborough City													
Q4 2015	2	5.3	9	23.7	13	34.2	7	18.4	7	18.4	38	-	340,364
Q4 2014	2	5.9	7	20.6	23	67.6	2	5.9	0	0.0	34	310,000	306,256
Year-to-date 2015	7	4.2	39	23.2	69	41.1	28	16.7	25	14.9	168	315,000	346,683
Year-to-date 2014	11	6.9	51	31.9	79	49.4	18	11.3	1	0.6	160	310,000	306,376
Cavan Monaghan TP													
Q4 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q4 2014	0	0.0	1	33.3	1	33.3	0	0.0	1	33.3	3	-	-
Year-to-date 2015	0	0.0	1	25.0	0	0.0	3	75.0	0	0.0	4	-	-
Year-to-date 2014	0	0.0	2	40.0	1	20.0	1	20.0	1	20.0	5	-	-
Douro-Dummer TP													
Q4 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q4 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
Year-to-date 2014	3	30.0	1	10.0	2	20.0	1	10.0	3	30.0	10	-	-
Otonabee-South Monaghan TP													
Q4 2015	0	0.0	6	54.5	3	27.3	2	18.2	0	0.0	11	-	308,636
Q4 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	0.0	8	50.0	5	31.3	2	12.5	1	6.3	16	-	308,636
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Selwyn TP													
Q4 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q4 2014	0	0.0	1	33.3	1	33.3	0	0.0	1	33.3	3	-	-
Year-to-date 2015	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	2	-	-
Year-to-date 2014	0	0.0	1	25.0	2	50.0	0	0.0	1	25.0	4	-	-
Peterborough CMA													
Q4 2015	2	4.1	15	30.6	16	32.7	9	18.4	7	14.3	49	315,000	333,241
Q4 2014	2	5.0	9	22.5	25	62.5	2	5.0	2	5.0	40	325,000	322,414
Year-to-date 2015	7	3.7	49	25.7	75	39.3	33	17.3	27	14.1	191	325,000	336,417
Year-to-date 2014	14	7.8	55	30.7	84	46.9	20	11.2	6	3.4	179	325,000	318,073

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
Fourth Quarter 2015**

Submarket	Q4 2015	Q4 2014	% Change	YTD 2015	YTD 2014	% Change
Peterborough City	340,364	306,256	11.1	346,683	306,376	13.2
Cavan Monaghan TP	-	-	n/a	-	-	n/a
Douro-Dummer TP	-	-	n/a	-	-	n/a
Otonabee-South Monaghan TP	308,636	-	n/a	308,636	-	n/a
Selwyn TP	-	-	n/a	-	-	n/a
Peterborough CMA	333,241	322,414	3.4	336,417	318,073	5.8

Source: CMHC (Market Absorption Survey)

**Table 5: MLS® Residential Activity for Peterborough
Fourth Quarter 2015**

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2014	January	91	-9.0	195	283	372	52.4	222,334	-7.5	240,187
	February	124	-19.0	185	289	380	48.7	262,916	3.8	280,486
	March	193	-1.0	199	515	376	52.9	274,455	2.7	280,210
	April	239	-5.2	206	473	363	56.7	281,529	8.2	280,850
	May	319	10.8	227	642	441	51.5	289,041	2.5	276,366
	June	290	0.3	211	616	469	45.0	298,099	8.2	282,910
	July	315	11.3	240	556	455	52.7	294,926	8.4	282,871
	August	266	3.9	219	414	410	53.4	278,322	3.0	276,546
	September	220	0.9	204	435	437	46.7	279,553	-1.1	271,325
	October	199	-10.0	183	348	407	45.0	285,111	-1.6	278,016
	November	183	-5.7	229	242	390	58.7	256,311	-4.2	270,525
	December	139	54.4	280	163	476	58.8	286,230	9.5	288,531
2015	January	153	68.1	323	311	423	76.4	262,395	18.0	282,768
	February	67	34.7	250	296	404	61.9	261,568	-0.5	279,411
	March	214	10.9	237	587	441	53.7	276,386	0.7	283,000
	April	314	31.4	252	565	428	58.9	292,626	3.9	291,827
	May	350	9.7	247	567	400	61.8	326,185	12.9	310,828
	June	350	20.7	251	506	377	66.6	314,268	5.4	298,100
	July	298	-5.4	224	488	405	55.3	308,099	4.5	295,847
	August	311	16.9	251	439	427	58.8	304,247	9.3	301,705
	September	281	27.7	261	374	388	67.3	309,121	10.6	300,844
	October	272	36.7	250	321	389	64.3	305,516	7.2	297,755
	November	181	-1.1	228	244	385	59.2	282,066	10.0	298,233
	December	115	-17.3	231	117	348	66.4	250,954	-12.3	253,110
	Q4 2014	521	3.2		753			275,293	-0.4	
	Q4 2015	568	9.0		682			286,996	4.3	
	YTD 2014	2,578	1.5		4,976			280,686	3.5	
	YTD 2015	3,006	16.6		4,815			297,848	6.1	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

¹Source: CREA

²Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
Fourth Quarter 2015

		Interest Rates			NHPI, Total, (Ontario) 2007=100	CPI, 2002 =100 (Ontario)	Peterborough Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	117.5	123.3	55.2	9.4	58.7	805
	February	595	3.14	5.24	117.9	124.6	56.5	9.5	60.1	802
	March	581	3.14	4.99	117.9	125.1	57.9	9.7	61.6	796
	April	570	3.14	4.79	118.4	125.9	58.1	9.5	61.8	780
	May	570	3.14	4.79	118.4	126.5	58.2	9.2	61.7	799
	June	570	3.14	4.79	118.8	126.9	58.0	8.6	61.2	811
	July	570	3.14	4.79	118.7	126.5	59.2	8.1	61.8	819
	August	570	3.14	4.79	119.1	126.5	61.1	8.0	63.8	824
	September	570	3.14	4.79	119.3	126.7	62.3	7.7	64.8	830
	October	570	3.14	4.79	119.4	126.8	62.5	7.7	65.0	844
	November	570	3.14	4.79	119.6	126.3	62.2	7.4	64.5	839
	December	570	3.14	4.79	119.8	125.4	62.7	7.2	64.9	818
2015	January	570	3.14	4.79	119.7	125.3	62.8	7.1	64.9	799
	February	567	2.89	4.74	120.1	126.2	62.1	7.6	64.5	790
	March	567	2.89	4.74	120.3	127.1	61.3	7.7	63.6	792
	April	561	2.89	4.64	120.6	126.9	61.1	7.8	63.6	813
	May	561	2.89	4.64	121.0	127.7	61.3	7.4	63.5	823
	June	561	2.89	4.64	121.5	128.2	62.1	7.2	64.1	837
	July	561	2.89	4.64	121.9	128.4	62.3	6.9	64.1	832
	August	561	2.89	4.64	122.5	128.0	61.6	7.4	63.7	847
	September	561	2.89	4.64	122.7	127.8	60.8	8.2	63.4	860
	October	561	2.89	4.64	123.1	127.9	60.1	8.2	62.7	875
	November	561	3.14	4.64	123.4	127.9	60.0	8.2	62.7	884
	December	561	3.14	4.64		127.5	59.8	7.6	61.9	908

"P & I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A **"dwelling unit"**, for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A **"start"**, for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units **"under construction"** as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A **"completion"**, for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term **"absorbed"** means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A **"Single-Detached"** dwelling (also referred to as **"Single"**) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A **"Semi-Detached (Double)"** dwelling (also referred to as **"Semi"**) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A **"Row (Townhouse)"** dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term **"Apartment and other"** includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The **"intended market"** is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A **"Rural"** area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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